

**AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
QAMAR FOUNDATION CHARITY**

Charity number: 1150141

QAMAR FOUNDATION
AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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ANNUAL REPORT 2024



QAMARCHARITY.ORG

SAVING LIVES & IMPROVING COMMUNITY STANDARDS

Qamar foundation appreciates everyone's support over the past year. Alhamdulillah, through the will of our Almighty Creator Allah, we have changed the lives of thousands. With immense gratitude to Allah, we acknowledge the unwavering dedication of our staff, partners, volunteers, and beloved donors.

Without you, none of this would be possible.

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Qamar Foundation: Transforming Lives Amid Hardship

Qamar Foundation has been a beacon of hope for thousands of families in Afghanistan, working tirelessly to provide critical support during some of the most challenging times. Afghanistan, a country marked by widespread poverty and recurring crises, faces severe hardships, particularly in rural and impoverished communities. Natural disasters such as floods, earthquakes, and harsh winter conditions often exacerbate the already difficult living conditions for many families.

Qamar Foundation steps in during these critical moments, offering emergency relief, shelter, food distribution, and winter essentials to those most affected. From rebuilding homes destroyed by floods to providing warm clothing and food during the harsh Afghan winters, the foundation has been instrumental in helping families regain their footing after disasters.

Poverty in Afghanistan continues to be a pressing issue, with many families struggling to meet basic needs. Through its various humanitarian initiatives, Qamar Foundation not only provides immediate assistance but also empowers communities by offering long-term solutions to uplift the most vulnerable. Through disaster relief efforts, Qamar Foundation remains committed to transforming lives and fostering resilience in Afghanistan's most underserved communities.



300+

ORPHANS SPONSORED



3,000+

QURBANI MEAT PACK



1,930+

RAMDHAN PACK



16

COMMUNITY CENTERS



2250+

WINTER PACK



100

ZAKAT



119

GOAT DISTRIBUTED



4280+

FOOD PACK



90+

WATER WELL BUILT



37000+

IFTAR MEAL



1330+

EMERGENCY PACK



65

SCHOLARSHIPS

AN IMPACTFUL YEAR

DESPITE A YEAR OF INTERNATIONAL CONFLICT, ECONOMIC UNCERTAINTY, AND GROWING HARDSHIPS, QAMAR FOUNDATION REMAINED STEADFAST IN OUR MISSION TO ALLEVIATE SUFFERING, ALHAMDULILLAH, WE REACHED OUT TO NEARLY,

100,000

OF THE MOST DISPLACED AND VULNERABLE PEOPLE IN THE WORLD, GIVING THEM HOPE AND SUPPORT DURING THEIR DARKEST MOMENTS.

OUR LEADERSHIP'S MESSAGE

Salam Alaikum, even amid years of protracted war and political turmoil, we remain motivated to fulfill our mission with a patriotic and spirited approach never before.

The mission we are on will not end. The focus of our efforts will remain on serving the community even in these difficult times. Despite our deepening poverty in terms of finances, our hearts are rich. The definition of helping does not depend on how much you have, but on how strong your heart is to do what's right without waiting for a reward from people, but from Allah. Despite adversity, we remain steadfast in our mission of supporting our society Insha'Allah. It is through our collective efforts that we are improving our communities and our country.

It has been an honor for our foundation to work with capable, committed partners in economic growth, education, emergency relief, and development in Afghanistan and beyond during these first few years. As a result of these experiences, our original idea of sharing has evolved into a deep conviction to contribute both our assets and our philanthropic spirit to those in need. If you share our vision, we would be delighted to have you join us as a partner, co-sponsor, or volunteer. Our combined efforts can make a greater impact than if we were to work alone.

Moving forward, we'll continue to engage with the major issues affecting communities in Afghanistan. By working with our supporters, communicating with them, and collaborating with them, we will do our best to support and inspire new efforts to improve the quality of life for all.

May your generosity be rewarded abundantly, and may we continue to work together in bringing light to those in the darkest of times.

Rahmatullah Nowruz
CEO





"He who alleviates the suffering of a brother out of the sufferings of the world,
Allah would alleviate his suffering from the sufferings of the Day of Resurrection."

[Sahih Muslim 2699]

DEAR SUPPORTERS AND DONORS

On behalf of Qamar Foundation, I extend my deepest gratitude for your continued generosity and trust in our mission. Your unwavering support enables us to provide critical assistance to those in need, and together, we have made a significant difference in countless lives.

Thanks to your contributions, we have been able to respond swiftly to emergencies, offering essential relief during natural disasters such as floods and providing immediate support to families who have lost everything. Your donations have also allowed us to distribute life-saving Ramadan food packs to vulnerable communities, ensuring that no one goes hungry during this sacred month. Each donation you make, whether large or small, brings hope and comfort to those facing hardship. From providing clean water and emergency shelter to distributing food, clothes, and medical supplies, your support is the cornerstone of our efforts. Thank you, once again, for being a vital part of the Qamar Foundation family.

With heartfelt thanks,
[Mirwais Khan]
Trustee, Qamar Foundation
Date: 7 Jan, 2026



OVER THE PAST YEAR QAMAR FOUNDATION HAS CHANGED THE LIVES OF **MORE THAN 100,000** THOUSAND PEOPLE ACROSS **19 + PROVINCES** OF AFGHANISTAN.



CHILD PROTECTION DEPARTMENT

In 2024, Qamar Foundation's Orphan Relief Program has made remarkable progress in supporting orphaned children across Afghanistan. To date, we have provided sponsorship to nearly **300+ orphans**. This comprehensive support includes access to quality education, school supplies, basic healthcare, barber services, academic and recreational trips, Eid and winter packages, and essential food provisions.

Through regular monitoring and support, we ensure that these children are not only safe but empowered to build a brighter future for themselves and their communities.

Every child deserves a chance to dream, to learn, and to thrive. With the support of our generous donors and dedicated team, we continue to transform the lives of countless children in need, restoring their hope and dignity. Together, we are shaping a future where no child is left behind.

The Prophet, (please add Arabic salalallah alayh wasalam) said,
I and the guardian of an orphan will be in the Garden like these two." (His two fingers)
Al-Adab Al-Mufrad 133



300 ORPHANS SPONSORED

COMMUNITY CENTERS

A Foundation of Hope: Creating Community Centers That Unite, Educate, and Inspire
Our Community Centers projects are not just places of worship—they are vibrant community centers that bring people together. Local residents actively participate in the construction and development of these Community Centers, creating a sense of ownership and unity within the community.

In addition to serving as a spiritual hub, the Community Centers provide educational opportunities for children, where they receive lessons in both religious and general education. The masjids also serve as gathering points for the local community, offering a space for people to meet, share ideas, and support each other in times of need.

In 2024, Qamar Foundation successfully **built 16 Community Centers** across different provinces of Afghanistan, creating spaces for worship, education, and community connection. These masjids are empowering local communities and fostering unity throughout the country.

The Messenger of Allah said,

"If anyone builds a mosque for God, God will build a house for him in paradise."
(Bukhari and Muslim.)

📍 16 COMMUNITY CENTERS BUILT

📍 ACROSS DIFFERENT PROVINCES





"Protect yourself from hell-fire even
by giving a piece of date as charity."
(Al-Bukhari and Muslim).

EMERGENCY RESPONSES

Rapid Relief in Times of Crisis

In 2024, Afghanistan continued to endure severe emergencies caused by decades of conflict, economic collapse, and recurring natural disasters. Throughout the year, devastating floods and earthquakes struck multiple regions, leaving already vulnerable families without shelter, food, or essential resources. These disasters compounded the effects of poverty, unemployment, and instability, placing communities in urgent need of life-saving assistance.

In response, our team mobilized quickly to deliver emergency relief to the hardest-hit areas. Through our flood and earthquake operations, a total of **1330+ Families** received essential support including food packs, clean water, warm clothing, hygiene kits, and temporary shelter materials. This immediate response helped families survive critical moments of displacement and loss.



DISTRIBUTED 1330+ EMERGENCY PACKS



ACROSS DIFFERENT PROVINCES



SCHOLARSHIPS

Empowering Minds, Shaping Futures: Education for a Better Tomorrow

Education is a beacon of hope for Afghanistan's youth, yet many talented students are unable to pursue their dreams due to financial hardships. Qamar Foundation's Scholarship Program bridges this gap by providing deserving students with the resources they need to access quality education. Through these scholarships, we are empowering the next generation to build a brighter future for themselves and their communities. Together, we can transform lives through the gift of education.

We are pleased to offer **65 national scholarships** for undergraduate programs in the following fields: Computer Science, Business/Economics, Law and Islamic Studies, and Engineering. Our scholarships will provide students with financial support to pursue their academic goals and contribute to the growth and development of their communities.



65 SCHOLARSHIPS



NANGARHAR, AFGHANISTAN





AGRICULTURE PROJECT

In 2024, the Agriculture Project empowered vulnerable families by transforming unused land into productive home gardens. Through this initiative, families received seeds, tools, and training to cultivate fresh fruits and vegetables providing both daily nourishment and a reliable source of income.

The project strengthened household food security, reduced financial pressures, and promoted healthier diets. In addition, tree planting activities supported environmental sustainability, helping restore local ecosystems while offering long term agricultural benefits.

By equipping families especially those facing economic hardship with practical farming skills, the program enabled them to become more self-reliant and resilient. What began as small garden plots has grown into a pathway toward stability, dignity, and lasting change. The Agriculture Project not only alleviates immediate needs but also creates opportunities for long term growth, empowering families to build a better future with confidence and independence.

Messenger of Allah (ﷺ) said, "When a Muslim plants a tree, whatever is eaten from it is charity from him and whatever is stolen is charity and whatever is subtracted from it is charity". [Muslim].



FAMILY SPONSORSHIP/ZAKAT

Damar Foundation is dedicated to fulfilling its mission of providing support to widows, orphans, and needy families through the distribution of Zakat. We recognize the profound impact of hardship on vulnerable communities, and our Zakat initiative aims to be a lifeline for those who are struggling to meet their basic needs.

Each year, we carefully identify families who are facing severe challenges, ensuring that Zakat reaches those most in need.

In 2024, we have been able to help **around 30+** families by providing them with monthly essential food pack assistance.

These families, including widows, orphans, and those facing extreme poverty.



DISTRIBUTED 536 FOOD PACKS

"Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend – indeed, Allah is Knowing of it."
[Quran 3:92]





WATER WELL

Access to clean and safe drinking water is a fundamental right, yet for many communities in Afghanistan, this remains a challenge. Gamar Foundation has made it a priority to address this issue by building water wells across the country. To date, we have successfully constructed **90+ water wells** in various provinces of Afghanistan, providing life-saving access to clean water for thousands of families.

These water wells not only improve health by preventing waterborne diseases but also alleviate the burden on women and children, who often spend hours collecting water from distant sources. By bringing water closer to their homes, we are empowering communities and improving their quality of life.

Through this initiative, we aim to continue our work in ensuring that more families in Afghanistan can access clean, reliable water for drinking, cooking, and farming, helping them to thrive and build a better future.

The Messenger of Allah (blessings and peace of Allah be upon him) said:
 "Who will buy the well of Roomah and drink from it as other Muslims do, in return for something better than it in Paradise?" 'Uthmaan said: So I bought it with my own wealth.
 (Saheeh at-Tirmidhi)



BUILT 90+ WATER WELLS



ACROSS DIFFERENT PROVINCES



QURBANI

Your Qurbani. Their Joy.

Qurbani is more than merely sacrificing an animal; it represents a Muslim's willingness to give up something precious for the sake of Allah. This act embodies profound lessons in obedience, humility, and faith, while also serving as a means to share blessings with those in need.

Every year, Qamar Foundation brings smiles to countless families through the Qurbani Project. By performing Qurbani on behalf of donors, we ensure that fresh meat reaches the most vulnerable communities, including orphans, widows, and displaced families.

This project not only fulfills the sacred obligation of Qurbani but also provides nourishment to those in need. In 2024, we successfully performed 300 Qurbanis and distributed fresh meat to over **3,000 families across 15 provinces**.

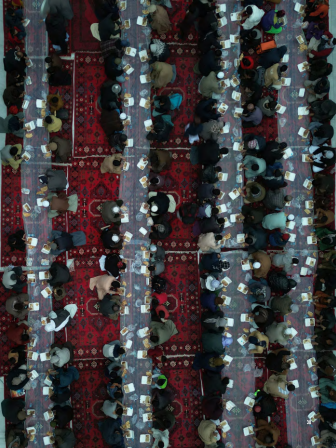


DISTRIBUTED FRESH MEAT TO OVER 3,000 FAMILIES



ACROSS 15 PROVINCES





IFTAR MEAL

In 2024, Qamar Foundation brought the spirit of Ramadan to life by distributing **3,7000 iftar packs** across **14 provinces**. These packs provided essential relief to families in need, ensuring they could break their fasts with dignity and ease.

Through this initiative, we continue to foster compassion, unity, and support for vulnerable communities during the blessed month of Ramadan.



The Messenger of Allah (peace and blessings of Allah be upon him) said:
"Whoever gives iftar to one who is fasting will have a reward like his, without
that detracting from the reward of the fasting person in the slightest."
(Narrated by al-Tirmidhi)



TRANSFORMING LIVES A STEP TOWARD SELF-RELIANCE.

"A Gift of Livelihood. A Path to Independence "

In 2024, Qamar Foundation distributed around **119 goats**, providing 5 goats to each family. This initiative empowers widows and needy families by offering a sustainable source of income and nourishment. The goats provide milk for daily consumption and can be bred to generate additional resources, helping families achieve financial stability and independence.

This initiative not only alleviates immediate hardships but also creates opportunities for long-term growth, enabling families to build a better future with dignity.



119 GOATS DISTRIBUTED



ACROSS DIFFERENT PROVINCES



The Messenger of Allah (blessings and peace of Allah be upon him) said:

"When a man dies, all his good deeds come to an end except three: ongoing charity (sadaqah jariyah),
(Muslim 1631)

THE CHICKEN PROJECT

SMALL ASSETS, BIG IMPACT

In 2024, the Chicken Project continued to strengthen vulnerable households by providing families especially widows and low-income mothers with chickens as a sustainable source of food and income. Each beneficiary received hens capable of producing eggs daily, ensuring both nutritional support and the opportunity to generate income through local market sales.

The chickens offer immediate relief through improved household nutrition and the potential for long-term economic growth as families expand their flocks. With proper care and the ability to raise chicks, beneficiaries can gradually increase their assets, enhancing financial stability and independence.

This livelihood initiative not only supports families in meeting their basic needs but also empowers them with a dignified means of building a better future. Through the Chicken Project, families gain a reliable resource that strengthens resilience, reduces vulnerability, and opens pathways toward self-reliance.



448 CHICKEN DISTRIBUTED



ACROSS DIFFERENT PROVINCES





BRINGING HOPE AND COMFORT: RAMADAN FOOD PACK DISTRIBUTION

Ramadan is a time of reflection, compassion, and generosity—a time when families gather to break their fasts and find comfort in the blessings of this holy month. Yet, for many, the struggle to secure even a simple meal can overshadow the joy of Ramadan.

In 2024, Qamar Foundation stepped forward to bring hope and relief to those in need by distributing **1,930 Ramadan food packs across six provinces**. Each pack was filled with essential items, ensuring that families had the means to prepare nourishing meals for Suhoor and Iftar.

These food packs were more than just provisions; they were a lifeline for struggling families, a reminder that they are not forgotten, and a symbol of the generosity that defines our Ummah. Together, we shared in their prayers and made a difference in their lives.



DISTRIBUTED 1,930 RAMADAN FOOD PACKS



ACROSS 6 PROVINCES



WARMING HEARTS

QAMAR FOUNDATION'S WINTER AID INITIATIVE

Winter is a season of harsh realities for many vulnerable families, especially in underserved regions where the cold becomes life-threatening. At Qamar Foundation, we understand the urgency of providing warmth and relief during this challenging time.

In 2024, we distributed around **2,250 winter packs across 10 provinces**, bringing essential supplies such as warm clothing, blankets, and heating materials to those in need. These packs were more than just physical aid—they were a source of comfort and hope for families battling the freezing temperatures.

Each winter pack provided a shield against the cold and a reminder that compassion knows no season. Together, we were able to ensure that children, widows, and elderly individuals could face the winter with dignity and warmth.



WE DISTRIBUTED AROUND 2,250 WINTER PACKS



ACROSS 10 PROVINCES





SPREADING HOPE THROUGH FOOD QAMAR FOUNDATION'S LIFELINE TO AFGHAN FAMILIES

In Afghanistan, where countless families face the daily struggle of food insecurity, a simple meal can be a beacon of hope. At Qamar Foundation, we believe no one should have to go to bed hungry, especially in times of hardship.

This year, with your unwavering support, we distributed **4280+ food packs** across 10 provinces, reaching some of the most vulnerable communities. Each pack contained essential food items, providing families with relief and a sense of security during their most difficult days.

For many, these food packs meant more than just sustenance—they represented compassion, solidarity, and the assurance that they are not alone in their struggles.

Together, we transformed despair into hope, hunger into nourishment, and isolation into community.



WE DISTRIBUTED **4280+ FOOD PACKS**



ACROSS 10 PROVINCES



HEALTH AID PROJECT

The Dental Project is creating a significant and lasting impact on the health and well-being of vulnerable families who previously had little to no access to dental care. By offering free or affordable dental services, in 2024, the project supported **300+ individuals**, providing them with free or affordable dental services that offered relief from pain, infection, and discomfort—leading to improved overall health and daily functioning.

Beyond treatment, the project focuses on prevention. Through awareness sessions and hands-on guidance, families learn the importance of oral hygiene, proper brushing techniques, and healthy habits that reduce future dental issues. Children especially benefit from early dental care, resulting in better nutrition, improved speech, and increased self confidence. Adults, meanwhile, experience fewer health complications linked to poor oral hygiene, allowing them to work, study, and care for their families without the burden of chronic dental pain.

Over time, the Dental Project will contribute to building a healthier, more informed, and more resilient community. By reducing long-term healthcare costs and promoting preventive care, the initiative enhances quality of life and provides dignity to families who previously lacked access to essential dental services.



CHILD/ORPHAN EDUCATIONAL AID IN PAKISTAN

Pakistan, with its rich history and vibrant culture, faces enormous challenges. Poverty is a leading cause of hunger, malnutrition, and disease in Pakistan. Almost a quarter of Pakistan's population lives below the poverty line, without access to food, shelter, clothing, or healthcare. Pakistan's food insecurity makes it more vulnerable to the long-term effects of climate change. Threatening to disrupt agricultural activities and unleash extreme weather events such as the recent deadly floods, which devastated Pakistan's infrastructure and cost billions of rupees. Pakistan was devastated by the worst floods in its history, which left 33 million people homeless and caused over 20 billion GBP in damage.

Thanks to your generosity, Qamar foundation was able to provide critical aid to the most vulnerable communities in Pakistan's most remote areas, such as hot meals, food packs, for orphans and also repairing orphanage.



300 SPONSORED ORPHANS



CONCLUSION

These examples illustrate the impactful work we have accomplished this year, all made possible by your unwavering support. We extend our heartfelt gratitude for your continuous generosity, as it serves as a beacon of hope for the people of Afghanistan. Together, we can continue providing assistance and support to those who need it most, creating a lasting impact on their lives.

May you be abundantly rewarded for your kindness and compassion. We will keep you updated on our progress and the transformative effects of your support.

Jazakallah Khairan,



GOVERNING DOCUMENTS

Gamar Foundation (previously known as Afghan Trust) is constituted as a charitable trust with charity commission. the constitution was adopted on the 12th of December 2012

Trustees

The trustees who served during the year and since the year end were as follows

Mirwais khan
Rahimullah Wahidi
Ismail Zamir

Charity number

1150141

Registered and principal office

Flat 12

Marquess house

1 hammond close

Barnet

EN5 2FD

Bankers

HSBC UK

LLOYDS Bank



INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
QAMAR FOUNDATION CHARITY
FOR THE YEAR ENDED 31 DECEMBER 2024

Opinion

We have audited the financial statements of Qamar Foundation Charity for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102. The Financial Reporting Standard applicable in the UK and the Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its
- have been properly prepared in accordance with United Kingdom Generally
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
QAMAR FOUNDATION CHARITY**

FOR THE YEAR ENDED 31 DECEMBER 2024

Other information (Cont.)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to where the Charities Act 2011 require us to report to you if, in our opinion:

- the information given in the Trustees Report is inconsistent in any material respect with the financial statements, or sufficient accounting records have not been kept; or
- adequate and proper accounting records have not been kept, or returns adequate for our
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out in Schedule 1, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error

In preparing the financial statements, the trustees are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
QAMAR FOUNDATION CHARITY

FOR THE YEAR ENDED 31 DECEMBER 2024

Auditor's responsibilities for the audit of the financial statements (cont.)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.


We communicated identified laws and regulations throughout our team and remained alert to any indications of We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Lyons & Co Ltd is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act


John Lyons, Bsc FCA
Senior Statutory Auditor
On behalf of Lyons & Co Ltd
Statutory Auditors

23 Yarm Road
Stockton-on-Tees
TS18 3NJ

19th February 2025

QAMAR FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2024

4

	Restricted Funds	Unrestricted Funds	Total Funds 31/12/2024	Total Funds 31/12/2023
	£	£	£	£
Income from:				
Donations	1,081,378	206,316	1,287,694	1,639,503
Total income	<u>1,081,378</u>	<u>206,316</u>	<u>1,287,694</u>	<u>1,639,503</u>
Expenditure on:				
Raising funds		5,300	5,300	6,984
Charitable activities	1,243,523	59,242	1,302,765	1,484,143
Total expenditure	<u>1,243,523</u>	<u>64,542</u>	<u>1,308,065</u>	<u>1,491,127</u>
Net income / (expenditure)	(162,145)	141,774	(20,371)	148,376
Transfer between funds	147,764	(147,764)	-	-
Total funds brought forward	141,556	15,205	156,761	8,385
Total funds carried forward	<u>127,175</u>	<u>9,215</u>	<u>136,390</u>	<u>156,761</u>

QAMAR FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2023

	Restricted Funds	Unrestricted Funds	Total Funds 31/12/2023	Total Funds 31/12/2022
	£	£	£	£
Income from:				
Donations	622,498	1,017,005	1,639,503	66,951
Total income	<u>622,498</u>	<u>1,017,005</u>	<u>1,639,503</u>	<u>66,951</u>
Expenditure on:				
Raising funds	-	6,984	6,984	-
Charitable activities	1,430,664	53,479	1,484,143	69,369
Total expenditure	<u>1,430,664</u>	<u>60,463</u>	<u>1,491,127</u>	<u>69,369</u>
Net income / (expenditure)	(808,166)	956,542	148,376	(2,418)
Transfer between funds	949,722	(949,722)	-	-
Total funds brought forward	-	8,385	8,385	10,803
Total funds carried forward	<u>141,556</u>	<u>15,205</u>	<u>156,761</u>	<u>8,385</u>

**QAMAR FOUNDATION
BALANCE SHEET
AS AT 31 DECEMBER 2024**

5

	Notes	31/12/2024 £	31/12/2023 £
Fixed assets			
Tangible assets	6	9,520	14,958
		<u>9,520</u>	<u>14,958</u>
Current assets			
Debtors	7	189	17,806
Cash and bank		<u>143,581</u>	<u>123,997</u>
		143,770	158,781
Creditors			
Amounts falling due within one year	8	<u>(16,900)</u>	<u>-</u>
		<u>136,390</u>	<u>158,781</u>
Reserves			
Restricted	2	127,175	141,556
Unrestricted	2	<u>9,215</u>	<u>15,205</u>
Total charity funds		<u>136,390</u>	<u>156,761</u>

The financial statements were approved by the Board of Trustees on 19th February 2026 and were signed on its behalf by:

Mr Mirwais Khan
Trustee



Charity No 1150141

**QAMAR FOUNDATION
BALANCE SHEET
AS AT 31 DECEMBER 2023**

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	31/12/2023 £	31/12/2022 £
Fixed assets		
Tangible assets	14,958	-
	<u>14,958</u>	<u>-</u>
Current assets		
Debtors	17,806	-
Cash and bank	123,997	8,385
	156,761	8,385
Creditors		
Amounts falling due within one year	-	-
	<u>156,761</u>	<u>8,385</u>
Reserves		
Restricted funds	141,556	-
Unrestricted funds	15,205	8,385
Total charity funds	<u>156,761</u>	<u>8,385</u>

QAMAR FOUNDATION
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024

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	Note	31/12/2024 £	31/12/2023 £
Cash flows from operating activities:			
Cash generated from operations	1	17,259	130,817
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		17,259	130,817
		<hr/>	<hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		-	(15,205)
Sales proceeds of tangible fixed assets / Asset Returned		2,325	-
		<hr/>	<hr/>
Net cash provided by (used in) after investing activities		19,584	115,612
		<hr/>	<hr/>
Cash flows from financing activities:			
Loan repayments in year			-
		<hr/>	<hr/>
Net cash movement in year		19,584	115,612
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		19,584	115,612
Cash and cash equivalents at the beginning of the reporting period		123,997	8,385
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		143,581	123,997
		<hr/>	<hr/>
Notes to the cash flow statement			
1 Reconciliation of net income/(expenditure) to net cash flow from operating activities		31/12/2024 £	31/12/2023 £
Net Income for the reporting period (as per statement of financial activities)		(20,371)	148,376
Adjustments for:			
Depreciation charges		3,113	247
Reduction/(increase) in debtors		17,817	(17,806)
Increase/(reduction) in creditors		16,900	
		<hr/>	<hr/>
Net cash provided by operating activities		17,259	130,817
		<hr/>	<hr/>

**QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

8

1 Accounting policies

Basis of accounting

The financial statements of the charitable organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention.

Assets and liabilities are initially recognised at cost or transaction values unless otherwise stated in the relevant accounting policy note

The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

Going Concern

The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future at the time of approving the financial statements. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Turnover

Turnover represents all income to the charity, the majority of which is donations.

Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Where donations received do not specify a designated fund they are treated as unrestricted income.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and equipment	25% p.a on reducing balance
---------------------	-----------------------------

1 Accounting policies - continued

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Value added tax is not recoverable by the charity and as such is included in the relevant costs in the statement of financial activities.

Critical accounting estimates and judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

Fund accounting

Unrestricted general funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included on the following page.

QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

10

1 Accounting policies - continued
Restricted Funds

Fund	Description
Community Centre	Helping build small community mosques in underserved areas, each accommodating around 80 people. These centres serve as places of worship, education, and community gatherings, offering spiritual guidance, learning opportunities, and social support to those who need it most.
Childcare/Orphan	Ensuring that orphaned and vulnerable children receive education, care, and emotional support, protecting them from harm, neglect, and exploitation. This initiative provides a safe and nurturing environment, giving them a chance for a brighter and more secure future.
Emergency Aid Responses	Responding immediately during crises and disasters, delivering life-saving food, water, medical care, and emergency shelter to those in desperate need.
Qurbani	Enabling families in poverty to share in the blessings of Eid by providing them with fresh meat from the Hajj sacrifice.
Sadaqah	Offering urgent financial assistance to struggling individuals and families, ensuring they can access basic necessities such as food, medicine, and housing.
Shelter Relief/Housing	Rebuilding homes for earthquake victims and families displaced by disasters, ensuring they have a safe and dignified place to live.
Food Pack	Providing essential food supplies to families facing extreme poverty, ensuring they do not go hungry.
Ramadan Food Pack	Supporting families during Ramadan by delivering food packs that sustain them throughout the holy month.
Ramadan Iftar	Distributing hot meals at Iftar so that Muslims observing fasting can break their fast with dignity and nourishment.
Winter Appeal	Providing blankets, warm clothing, heaters, and food to help families survive the harsh winter months, especially those in cold and mountainous areas.

QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

11

1 Accounting policies - continued

Restricted Funds -continued

Fund	Description
Education/University Scholarship	Providing financial support to cover university fees for the most underprivileged and deserving students, recognizing the vital importance of education in their lives.
Sustainable Solutions / Source of Income	Providing small business opportunities for very needy individuals or poor families so they can earn an income and support their families.
Water Well	Construction of water wells in underprivileged and remote villages in Afghanistan, ensuring poor communities have access to clean and safe drinking water.
Zakat / Family Sponsorship	Providing food parcels and basic necessities to extremely poor families in Afghanistan as Zakat on a timely basis.
Health Aid	Facilitating medical assistance and healthcare support for extremely poor individuals and families

QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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2 Movements in funds

	At 01/01/2024	Income	Funds Transfer	Expenditure	At 31/12/2024
	£	£	£	£	£
Restricted funds					
For grants					
Community Centre	107,295	42,314		100,000	49,609
Childcare/Orphan	-	187,887		156,000	31,887
Emergency Aid Responses	-	90,533		85,000	5,533
Qurbani	-	48,671	21,329	70,000	-
Sadaqah	11,861	15,784		-	27,645
Shelter Relief/Housing	-	4,697		-	4,697
Water well	20,486	57,822		78,000	308
Zakat / Family Sponsorship	-	64,328		60,000	4,328
Food Pack	1,914	290,881	7,378	300,173	-
Ramadan Food Pack	-	30,424	94,152	124,576	-
Ramadan Iftar	-	53,363	2,695	56,058	-
Winter Appeal	-	153,168		150,000	3,168
Sustainable Solution / Source of income	-	29,154		29,154	-
Health Aid Donations	-	12,352	13,494	25,846	-
Education / Scholarship	-	-	8,716	8,716	-
Total restricted funds	<u>141,556</u>	<u>1,081,378</u>	<u>147,764</u>	<u>1,243,523</u>	<u>127,175</u>
Unrestricted funds					
Admin income	15,205	206,316	(147,764)	64,542	9,215
TOTAL	<u>156,761</u>	<u>1,287,694</u>	<u>-</u>	<u>1,308,065</u>	<u>136,390</u>

3 Net income

Net income is stated after charging

Audit	12,900	-
Depreciation	3,113	247
	<u>16,013</u>	<u>247</u>

4 Movements in funds - prior year

	At 01/01/2023	Income	Funds Transfer	Expenditure	At 31/12/2023
	£	£	£	£	£
Restricted funds	-	622,498	949,722	1,430,664	141,556
Unrestricted funds	8,385	1,017,005	(949,722)	60,483	15,205
	<u>8,385</u>	<u>1,639,503</u>	<u>-</u>	<u>1,491,127</u>	<u>156,761</u>

QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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5 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2024.

6 Tangible Fixed Assets	Plant and Equipment £	Total Tangible £
Cost		
At 1 January 2024	15,205	15,205
Disposals	<u>(2,325)</u>	<u>(2,325)</u>
At 31 December 2024	<u>12,880</u>	<u>12,880</u>
Depreciation		
At 1 January 2024	247	247
Charge for the year	<u>3,113</u>	<u>3,113</u>
At 31 December 2024	<u>3,360</u>	<u>3,360</u>
Net book value		
At 31 December 2024	<u>9,520</u>	<u>9,520</u>
At 31 December 2023	<u>14,958</u>	<u>14,958</u>

Additions to fixed assets were funded from unrestricted funds.

7 Debtors: amounts falling due within one year	31/12/2024 £	31/12/2023 £
Donations receivable / Other Receivables	189	17,806
	<u>189</u>	<u>17,806</u>
8 Creditors: amounts falling due within one year	31/12/2024 £	31/12/2023 £
Accruals	(16,900)	-
	<u>(16,900)</u>	<u>-</u>

9 Related party transactions

During the year expenses amounting to £655 (2023 - £Nil) were claimed by the chief executive office in respect of costs incurred on behalf of the Charity. No claims were made by the Trustees in this year or the prior year.

The chief executive officer was paid £27,664 (2023 : £30,960) for his services.
There were no other related party transactions in the year.

QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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10 Net Asset by funds

	General Funds	Restricted Funds	Total Funds
As at 31 December 2024			
Tangible fixed assets	9,520	-	9,520
Current Assets	16,595	127,175	143,770
Creditors due within one year	(16,900)	-	(16,900)
	<u>9,215</u>	<u>127,175</u>	<u>136,390</u>
As at 31 December 2023			
Tangible fixed assets	14,958	-	14,958
Current Assets	247	141,556	141,803
	<u>15,205</u>	<u>141,556</u>	<u>156,761</u>

QAMAR FOUNDATION
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

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	31/12/2024		31/12/2023	
	£	£	£	£
Income from:				
Donations - restricted		1,081,378		622,498
Admin income - unrestricted		206,316		1,017,005
		<hr/>		<hr/>
Total income		1,287,694		1,639,503
Expenditure on:				
Donations to charitable activities - restricted funds				
Community Centre	100,000		-	
Childcare/Orphan	156,000		109,000	
Emergency Aid Responses	85,000		161,134	
Qurbani	70,000		162,869	
Shelter Relief/Housing	-		273,304	
Food Pack	300,173		42,332	
Ramadan Food Pack	124,576		83,692	
Ramadan Iftar	56,058		50,000	
Winter Appeal	150,000		503,003	
Hygiene Kits	-		45,330	
Sustainable Solution/ Source of Income	29,154		-	
Health Aid Expenses	25,846		-	
Water Well	78,000		-	
Zakat / Family Sponsorship	60,000		-	
Education / Scholarship	8,716		-	
	<hr/>	1,243,523	<hr/>	1,430,664
Donations to charitable activities				
Unrestricted	-		-	
		-		-
Fundraising				
Advertising and marketing	5,300		6,984	
	<hr/>	5,300	<hr/>	6,984
Charitable activities				
Audit and accountancy	12,900		-	
Support costs - following page	43,229		53,232	
Depreciation	3,113		247	
	<hr/>	59,242	<hr/>	53,479
Total expenditure		1,308,085		1,491,127
		<hr/>		<hr/>
Net income/(expenditure)		(20,371)		148,376
		<hr/>		<hr/>

QAMAR FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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Support costs	Restricted	Unrestricted	2024
		£	Total
			£
Bank charges	-	1,210	1,210
Internet and top up	-	120	120
IT and software	-	2,930	2,930
Admin and management assistance	-	31,664	31,664
Stripe fees and subscription	-	4,485	4,485
Travel and accommodation	-	1,249	1,249
Sundry expenses	-	1,571	1,571
	<u>-</u>	<u>43,229</u>	<u>43,229</u>

Support costs	Restricted	Unrestricted	2023
		£	Total
			£
Bank charges		1,022	1,022
Internet and top up		90	90
IT and software		3,231	3,231
Printing and stationery		518	518
Admin and management assistance		42,244	42,244
Stripe fees and subscription		861	861
Travel and accommodation		2,667	2,667
Sundry expenses	-	2,599	2,599
	<u>-</u>	<u>53,232</u>	<u>53,232</u>